

What to Consider During the Federal Benefits Open Season (November 9 – December 14, 2009)

Open Season is the time of year when you are faced with making decisions about your benefits under the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Flexible Spending Account Program (FSAFEDS).

If you take no action, your current enrollment in FEHB and FEDVIP will continue automatically for 2010. You will be subject to any changes in premiums, benefits, and service areas. If you already have an FSAFEDS account **it will not** continue automatically; you **must** reenroll.

We strongly recommend you evaluate your current enrollment status in the Programs. We have listed three basic questions to ask yourself. All are equally important and should be considered carefully.

1. What are my and/or my family's expected health care needs for 2010?

• Federal Employees Health Benefits (FEHB) Program

Are we expecting a new baby? Do I need surgery? Will my medication needs change?

• Federal Employees Dental and Vision Insurance Program (FEDVIP)

Do I only need routine dental care? Will I need a crown or a root canal? Does my child need braces?

Do I need glasses and/or contact lenses? Am I considering Lasik surgery?

• Federal Flexible Spending Account Program (FSAFEDS)

What are my out-of-pocket expenses going to be (e.g., deductibles, copays, coinsurances, daycare and elder care expenses, over-the-counter medicines and products, etc.)? Does my child need braces or use acne treatments? Will I send my children (under age 13) to a non-overnight summer camp next year?

2. What benefits are available in 2010?

Now that you have an idea of what services you may need, the next step is to determine what benefits the plans provide in 2010. **If you are already enrolled, please review Section 2 “How we change for 2010” of your 2010 FEHB plan brochure and the “How We Have Changed for 2010” section of your 2010 FEDVIP brochure for any benefit changes.**

Do not rely solely on this fact sheet. Always refer to the individual plan brochures before making your final decision.

FEHB/FEDVIP

- Are there plan limitations such as number of visits or dollar maximums which will result in out-of-pocket expenses?
- Are any services I may need (such as chiropractic care or Lasik surgery) not covered?
- What is my share of the cost of prescription drugs? (FEHB only)
- What deductibles, copays and coinsurances must I pay?
- Do I have enough coverage for extensive dental work?
- Do I have enough coverage for glasses, exams, contact lenses, or other vision services?

FSAFEDS

- Should I enroll in a dependent care account and/or a health care account? How much should I contribute to my FSAFEDS account(s)?

3. How much will it cost?

Now that you have an idea of what services you may need and what types of benefits your FEHB and/or FEDVIP plans and FSAFEDS provide, the third consideration is cost.

Look at the 2010 premiums for the FEHB and/or FEDVIP plan you are already enrolled in or considering enrolling in -- in the 2010 FEHB and FEDVIP brochures, the 2010 Guide to Federal Benefits, and on our website at www.opm.gov/insure.

Enrolling in FSAFEDS is free to you. You just have to decide how much to contribute from your salary, which you'll get back when you incur eligible expenses.

4. What do I do now?

Now that you have considered these three questions, you are on your way to making more informed decisions about your benefit choices for 2010. If you are satisfied with your FEHB plan and/or FEDVIP plan, you do not have to do anything. Your FEHB and/or FEDVIP enrollment(s) will continue for 2010. If you want to participate in FSAFEDS for 2010, you **must** make a new election.

If you are not satisfied with your current enrollment status, look at the resources OPM provides to assist you in making decisions, located at www.opm.gov/insure and in your Human Resources Office.

- The 2010 Guide to Federal Benefits
- FEHB and FEDVIP Plan Brochures
- FSAFEDS brochure – www.FSAFEDS.com
 - OPM's plan comparison tool
 - Other plan comparison tools such as PlanSmartChoice or Checkbook

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